

Please type a plus sign (+) inside this box →

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitution for form 1449A/PTO <h1>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h1> <i>(use as many sheets as necessary)</i>				Complete if Known Application Number 09/916,358 Filing Date 07/27/2001 First Named Inventor David B. Loeper Group Art Unit 3691 Examiner Name Kelly Scaggs Campen Attorney Docket Number FINANCE 3	
Sheet	1	of	2		

[illegible][illegible]

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.C./

Please type a plus sign (+) inside this box → ☐

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 2 of 2

Complete if Known

Application Number	09/916,358
Filing Date	07/27/2001
First Named Inventor	David B. Loeper
Group Art Unit	3691
Examiner Name	Kelly Scaggs Campen
Attorney Docket Number	FINANCE 3

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		D. Haddock, H. Brock, College Accounting, Seventh Edition, Glencoe Division Mcmillan/Mcgraw-Hill, 1994, pages 100, 161, 145-153, 453, 840-669, 736-741, 757-761, 1092-1095.	
		Kenneth et al., "Helping Employees Invest Wisely", HR Magazine v38n 11, PP: 77-82, November 1993, Dialog File 15, Accession No. 00794493.	
		USPTO Office Action; Serial No.: 11/014,378; mailing date 5/23/2007.	
		USPTO Office Action; Serial No.: 11/014,378; mailing date 10/9/2007.	
		USPTO Office Action; Serial No. 11/014,378; mailing date 6/17/2008.	
		USPTO Office Action; Serial No. 11/423,165; mailing date 8/29/2008.	

Examiner Signature	/Kelly Campen/	Date Considered	01/18/2009
-----------------------	----------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.C./